

- [Business & Industry Guaranteed Loan Program](#)
- [Business Improvement Program – Forgivable Façade Loans](#)
- [Business Improvement Program – Low Interest Rate Loans](#)
- [California Pollution Control Financing Authority](#)
- [CalWORKs](#)
- [Employment Development Department](#)
- [Employment Training Panel](#)
- [Foreign Trade Zone](#)
- [Golden Sierra Job Training Agency](#)
- [Industrial Development Revenue Bond Program](#)
- [Patents in Commerce](#)
- [Placer County Office of Economic Development](#)
- [Recycling Market Development Zone](#)
- [Sierra College Training & Development](#)
- [Sierra Economic Development Corporation \(SEDC\)](#)
- [Small Business Administration 7a Guaranty Program](#)
- [Small Business Administration CDC/504 Loan Program](#)
- [Small Business Development Center \(SBDC\)](#)
- [Small Business Loan Guarantee Program](#)
- [US Commercial Service](#)
- [Working Capital & International Trade Loans](#)

#### Business & Industry Guaranteed Loan Program

The United States Department of Agriculture, Rural Development Program, provides potential guarantees (70 or 80 percent) to lenders making rural business loans up to \$10 million. Loans are available for real estate, buildings, leasehold improvements, equipment, inventory and working capital.

Contact: Roger Horton ([roger.horton@ca.usda.gov](mailto:roger.horton@ca.usda.gov))

USDA Rural Development  
251 Auburn Ravine Road, Suite 107  
Auburn, CA 95603-4294  
(530) 885-7081, Ext. 4  
[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

#### Business Improvement Program – Forgivable Façade Loans

Placer County has established the Business Improvement Program to assist business and property owners by providing financing for projects that help to revitalize designated redevelopment project areas within the county. Forgivable Façade Loans are designed for exterior physical improvements only. Loan amounts range from \$500 to \$15,000 per business address. The principal amount will only be forgiven if the property owner or the business owner continues to maintain the property or business pursuant to the loan documents and does not sell the property or the business for five years from the date of

the loan note. The loan obligation will be forgiven in equal amounts for the 2<sup>nd</sup> half of the loan term (e.g., on a 10-year loan, 20% will be forgiven for year 6 through 10 if the property is adequately maintained).

Contact: Ron Yglesias ([ryglesia@placer.ca.gov](mailto:ryglesia@placer.ca.gov))

Placer County Office of Economic Development  
175 Fulweiler Avenue  
Auburn, CA 95603  
(530) 889-4016

#### Business Improvement Program – Low Interest Rate Loans

Placer County has established the Business Improvement Program to assist business and property owners by providing financing for projects that help to revitalize designated redevelopment project areas within the county. Low Interest Rate Loans are designed for both exterior and interior improvements. Loan amounts range from \$10,000 to \$100,000 with available terms up to 20 years. There is no prepayment penalty. Interest rates are tied to the Prime Rate and will be determined on a case-by-case basis. The final rate will be determined by the Placer County Loan Advisory Committee. Low Interest Rate Loans must bridge a “financial gap.” Funds are targeted to projects that have the greatest potential for improving physical appearance and/or expanding economic opportunities.

Contact: Ron Yglesias ([ryglesia@placer.ca.gov](mailto:ryglesia@placer.ca.gov))

Placer County Office of Economic Development  
175 Fulweiler Avenue  
Auburn, CA 95603  
(530) 889-4016

#### California Pollution Control Financing Authority

The Pollution Control Tax-Exempt Bond Financing Program provides private activity tax-exempt bond financing to California businesses for the acquisition, construction, or installation of qualified pollution control, waste disposal, waste recovery facilities, and the acquisition and installation of new equipment. Financing is performed in conjunction with allocation from the California Debt Limit Allocation Committee. The allocation is required by federal tax law for private activity tax-exempt bonds to be issued. Tax-exempt bond financing provides qualified borrowers with lower interest costs than are available through conventional financing mechanisms.

Contact: [cpcfa@treasurer.ca.gov](mailto:cpcfa@treasurer.ca.gov)  
915 Capitol Mall, Room 457  
Sacramento, CA 95814  
(916) 654-5610  
[www.treasurer.ca.gov/cpcfa](http://www.treasurer.ca.gov/cpcfa)

## CalWORKs

The CalWORKs program (California Work Opportunity and Responsibility to Kids) offers employers the opportunity to recruit potential employees from a resource of newly trained individuals. Placer County CalWORKs maintains a pool of 600-800 individuals who are ready for work. The program goal is to take people from underemployment to independence through reentry or introduction to employment. Employer Tax Credits are available to businesses that hire CalWORKs clients. In certain cases, CalWORKs can provide the tools necessary for new employees to do their job as well as to receive transportation and child-care assistance. There are no charges to employers or clients.

Contact: Cindy Burris ([cburris@placer.ca.gov](mailto:cburris@placer.ca.gov))

Placer County Office of Economic Development  
175 Fulweiler Avenue  
Auburn, CA 95603  
(530) 889-4090

## Employment Development Department

The California Employment Development Department (EDD) offers a wide variety of services to millions of Californians under the Job Service, Unemployment Insurance, Disability Insurance, Workforce Investment, and Labor Market Information programs. As California's largest tax collection agency, EDD also handles the audit and collection of payroll taxes and maintains employment records for more than 17 million California workers.

One of the largest state departments, EDD has employees located at hundreds of service locations throughout the state who provide many important services to millions of Californians each year, including:

- Assisting California employers in meeting their labor needs.
- Helping California job seekers obtain employment.
- Administering the federally-funded workforce investment programs for adults, dislocated workers, and youth.
- Assisting the disadvantaged and welfare-to-work recipients to become self-sufficient.
- Helping unemployed and disabled workers by administering the Unemployment Insurance (UI) and Disability Insurance (DI) programs.
- Supporting state activities and benefit programs by collecting and administering employment-related taxes (UI, DI, Employment Training Tax, and Personal Income Tax withholding).
- Providing comprehensive labor market information.

Contact: Terri Thompson, Manager  
Roseville One-Stop Career Center  
1880 Sierra Gardens Dr., Ste 100  
Roseville, CA 95678  
(916) 774-4044  
[www.edd.ca.gov](http://www.edd.ca.gov)  
[www.caljobs.ca.gov](http://www.caljobs.ca.gov)

**Unemployment Insurance** 1-800-300-5616

**Disability Insurance** 1-800-480-3287

**Alternate service points:**

**Nevada City** (530) 470-1900

**Placerville** (530) 642-5516

**Truckee** (530) 582-7331

**Employment Training Panel**

The Employment Training Panel (ETP) is a business and labor supported state agency that assists employers in strengthening their competitive edge by providing funds to partially off-set the costs of job skills training that is necessary to maintain high performance workplaces. California's ETP is a performance-based program, providing funds for trainees who successfully complete approved training programs and are retained in well-paying jobs for a specific period of time.

The program is funded by the Employment Training Tax paid by California employers, and targets firms threatened by out-of-state and international competition. Since its inception in 1983, the ETP program has provided over \$1 billion to train more than 665,000 workers in over 65,000 California companies. Employers match training funds awarded through ETP contracts, making these projects true public-private partnerships.

Contact: Charles Lundberg ([clundberg@etp.ca.gov](mailto:clundberg@etp.ca.gov))

Employment Training Panel  
1100 J Street, Suite 400  
Sacramento, CA 95814  
(916) 327-5262

**Foreign Trade Zone**

A Foreign Trade Zone (FTZ) is a designated site licensed by the Foreign-Trade Zones Board at which special customs procedures may be used. These procedures allow domestic activity involving a foreign item to take place prior to formal customs entry. Duty-free treatment is accorded items that are re-exported and duty payment is deferred on items sold in the U.S. market, thus offsetting customs advantages available to overseas

producers who compete with producers located in the United States. Subzones are special-purpose zones, usually at manufacturing plants.

Contact: Mike Luken ([mikel@cityofwestsacramento.org](mailto:mikel@cityofwestsacramento.org))

Port of Sacramento  
1100 West Capitol Avenue, 1<sup>st</sup> Floor  
West Sacramento, CA 95691  
(916) 371-8000

#### Golden Sierra Job Training Agency

The Golden Sierra Workforce Investment Board's key objective is to act as a neutral broker in facilitating a competitive advantage for our regions economic health. We do this through assisting in the coordination of efforts of the region's Workforce, Educational and Economic Development systems. The Board's objective is met utilizing advanced tools, processes and traditional practices which allow the board to fully meet the needs of businesses, business associations, job seekers and youth. A few of the areas the Board provides assistance with are locating and recruiting employees providing information and referrals on human resource matters, Labor Market information, customized training programs, on-the-job training reimbursement and tax credit incentives. All of this occurs through the One-Stop Career Center System. For more information about how we may assist you in Placer County please contact the center nearest you or, if you are a business within our four county region, you may reach us by contacting the Regional Business Assistance Line at 877-920-JOBS (5627).

#### [Roseville One Stop Career Center](#)

1880 Sierra Gardens Drive, Suite 100  
Roseville, CA 95678  
(916) 746-7722  
[www.goldensierra.com](http://www.goldensierra.com)

#### [Auburn One-Stop Career Center](#)

11548 E Ave  
Auburn, CA 95603  
(530) 823-4631  
[www.goldensierra.com](http://www.goldensierra.com)

#### Industrial Development Revenue Bond Program

The California Infrastructure and Economic Development Bank provides manufacturers with below-market financing at a tax-exempt interest rate (approximately 60 percent of prime). Taxable financing is available at approximately 80 percent of the prime rate. The eligibility requirements include availability to manufacturers only; the requirement that the project cannot exceed \$20 million; the project must create new jobs; and the project must have support from the local city or county.

Barbara Lewis ([blewis@ibank.ca.gov](mailto:blewis@ibank.ca.gov))  
Manager, Bond Financing  
California Infrastructure & Economic Development Bank  
P.O. Box 2830  
Sacramento, CA 95812-2830  
[www.ibank.ca.gov](http://www.ibank.ca.gov)

#### Patents in Commerce

Patents in Commerce (PIC) was formed as a collaborative partnership between public and private sector organizations (IPT Company, US Bank, the County of Placer, Recycling Market Development Zones, Patentcafe.com, Inc., and Wells Fargo) to provide a worldwide learning resource for investors and innovators. PIC's objective is to show innovators the proper methods of invention development and commercialization and help them become successful. Patents in Commerce is structured as a complete system that covers all the critical steps required to launch a profitable innovation.

[www.patentsincommerce.com](http://www.patentsincommerce.com)

#### Placer County Office of Economic Development

The goal of the Office of Economic Development is to enhance the business environment by providing direct assistance and referral programs to both employers and employer organizations in Placer County. The various programs which are available to businesses through the Placer County Office of Economic Development are illustrated in the following table.

Contact: David C. Snyder ([econdev@placer.ca.gov](mailto:econdev@placer.ca.gov))  
Placer County Office of Economic Development  
175 Fulweiler Avenue  
Auburn, CA 95603  
(530) 889-4016

#### Economic Development Programs Available to Business and Industry

Business Attraction & Relocation  
Business Retention & Expansion  
Community Development Block Grant  
Demographic/Economic Profiles  
Employment Training  
Export Assistance  
Export Financing  
Forgivable Façade Loan Program  
Industrial Development Bonds  
Industrial Sites Inventory

Low Interest Rate Loans  
Permit Assistance  
Pollution Control Financing  
Recycling Market Development Zone  
Site Acquisition Financing  
Site Location Assistance  
Small Business Financing Assistance

#### Recycling Market Development Zone

The Recycling Market Development Zone (RMDZ) was created to help provide market development as necessary to ensure a healthy market for collected recyclables in order to make recycling economically feasible in the county and state. In addition, this program can assist in creating jobs through the manufacturing of recycled-content products. This financial assistance program is available to manufacturers located within Placer County who use post consumer waste materials in their manufacturing processes. The maximum loan amount is \$2,000,000.

Contact: Ron Yglesias ([rygleisa@placer.ca.gov](mailto:rygleisa@placer.ca.gov))

Placer County Office of Economic Development  
175 Fulweiler Avenue  
Auburn, CA 95603  
(530) 889-4016

#### Sierra College Training & Development

The Sierra College Training & Development program delivers customized curriculum and instruction to businesses, the public sector, and community agencies. Sierra College Training & Development crafts and implements contracted not-for-credit courses to improve employee performance, maximize organizational productivity, and achieve bottom line results. The program provides training needs analysis, technology demonstration workshops, and on-site customized training.

Contact: Sandra Scott ([sscott@sierracollege.edu](mailto:sscott@sierracollege.edu))  
Sierra College Training & Development Office  
Website: [www.sierracollegegetraining.com](http://www.sierracollegegetraining.com)  
Sierra College, Roseville Gateway Center  
333 Sunrise Avenue, Suite 735  
Roseville, CA 95661  
(916) 781-6244

#### Sierra Economic Development Corporation (SEDC)

Sierra Economic Development Corporation (SEDC) offers Rural Revolving Loans up to \$150,000 for equipment, inventory, supplies, furniture, vehicles and working capital.

SED Corp. also provides SBA Micro Loans up to \$35,000 and Broadband Service Loans providing gap funding to small businesses engaged in the provision of internet services to isolated and remote areas.

Contact: Brent Smith ([sedd@sedd.org](mailto:sedd@sedd.org))  
Sierra Economic Development District  
560 Wall Street, Suite K  
Auburn, CA 95603  
(530) 823-4703

#### Small Business Administration 7a Guaranty Program

The Small Business Administration (SBA) 7a Guaranty Program is available for the purchase of land, existing building(s) and improvements, new construction, machinery/equipment working capital, inventory and business buy-outs. The maximum loan amount is \$2,000,000 million with SBA exposure of \$1.5 million.

Contact: [Sac-Needhelp@sba.gov](mailto:Sac-Needhelp@sba.gov)  
U.S. Small Business Administration, Sacramento District Office  
650 Capitol Mall, Suite 7-500  
Sacramento, CA 95814  
(916) 930-3700  
[www.sba.gov](http://www.sba.gov)

#### Small Business Administration CDC/504 Loan Program

The Small Business Administration CDC/504 Loan Program was developed to assist communities in stimulating growth and expanding existing businesses. The Small Business Administration finances a maximum of 40% of a project (up to a maximum of \$1,500,000) the private lender finances approximately 50% of the project via a separate loan to the small business, and the small business injects a minimum of 10% of the total project cost. The program also provides financing for the expansion of existing buildings and the acquisition of equipment.

Contact: [sba@gscdc.com](mailto:sba@gscdc.com)

Greater Sacramento Certified Development Corporation  
5428 Watt Avenue, Suite 200  
North Highlands, CA 95660-4945  
(916) 339-1096  
[www.gscdc.com](http://www.gscdc.com)

#### Small Business Development Center

The Sierra College Small Business Development Center (SBDC) provides assistance in the areas of general management, business planning, financial resources, and marketing



services to those who own or plan to own a small business. The center offers information and referral services, business consulting, management assistance, business education and training, as well as publications, CD's, DVD's and Business Start-Up Kits for small businesses.

Contact: Indira Gillespie ([igillespie@sbdcsierra.org](mailto:igillespie@sbdcsierra.org))

Small Business Development Center  
Sierra College Roseville Gateway  
333 Sunrise Avenue, Suite 885  
Roseville, CA 95661  
(916) 781-6235  
[www.sbdcsierra.org](http://www.sbdcsierra.org)

#### Small Business Loan Guarantee Program

California Capital Financial Development Corporation allows businesses to obtain loans it otherwise could not and establish a favorable credit history with a lender. The Loan Guarantee Program permits Regional Development Corporations to use state funds to guarantee loans made by banks or financial institutions up to 90 percent of the outstanding principal balance with a maximum guarantee amount of \$500,000, including guarantees for short-term capital.

Contact: Anthony Rucker ([arucker@cacapital.com](mailto:arucker@cacapital.com))  
California Capital Financial Development Corporation  
2000 O Street, Suite 250  
Sacramento, CA 95814  
(916) 442-1729  
[www.cacapital.org](http://www.cacapital.org)

#### US Commercial Service

The US Commercial Service (USCS) is the trade promotion unit of the International Trade Administration with trade specialists in 107 U.S. cities and more than 80 countries. They work with companies to help get them started in exporting or to increase sales to new global markets. Services include world class market research, trade events that promote products or services for qualified buyers, introductions to qualified buyers and distributors, counseling, and advocacy through every step of the export process.

Contact: George Tastard, Director ([george.tastard@mail.doc.gov](mailto:george.tastard@mail.doc.gov))

Sacramento U.S. Export Assistance Center  
1410 Ethan Way  
Sacramento, CA 95825  
(916) 566-7170  
[www.buyusa.gov/sacramento/](http://www.buyusa.gov/sacramento/)

## Working Capital & International Trade Loans

The Small Business Administration's (SBA) Export Working Capital Program guarantees bank loans of up to \$1.5 million or 90 percent of a loan amount. A loan can support a single transaction or multiple sales on a revolving basis. International Trade Loans may be used to acquire, construct, renovate, modernize, improve or expand facilities and equipment used to produce goods or services involved in international trade. SBA can guarantee up to \$1.5 million of a \$2 million loan.

Contact: [Sac-Needhelp@sba.gov](mailto:Sac-Needhelp@sba.gov)

U.S. Small Business Administration, Sacramento District Office

650 Capitol Mall, Suite 7-500

Sacramento, CA 95814

(916) 930-3700

[www.sba.gov](http://www.sba.gov)

We make no representation that this guide is absolutely accurate or complete. Errors or omissions, typographical and otherwise are possible.